

**We Claim:**

1. A method for a client to authorize an automated clearance house (ACH) transaction, the method comprising the steps of:

- a) providing an online web interface to a financial services provider network;
- b) allowing secure access to the online web interface;
- c) providing set-up and authorization information;
- d) accepting set-up and authorization information and criteria; and
- e) executing an authorized ACH transaction based on the set-up and authorization information.

2. The method of claim 1, further comprising the steps of

- f) modifying the set-up and authorization information and criteria;
  - g) accepting the modified client set-up and authorization information and criteria;
- and
- h) providing notice of the executed ACH transaction.

3. The method of claim 2, further comprising the step of providing access to the inputted set-up and authorization information and criteria and ACH transactions history.

4. The method of claim 1, wherein the ACH transaction is a recurring, non-recurring or one-time ACH transaction.

5. The method of claim 4, wherein the ACH transaction is an ACH-in transaction that electronically transfers client funds from a client account at a third party financial institution to at least one client account at the financial service provider.

6. The method of claim 2, wherein the inputted set-up and authorization information and criteria comprises:

routing numbers for a client third party financial institution,  
at least one client account number at the client third party financial institution and financial service provider;  
amount of funds to be transferred between at least one client account in the client third party financial institution and at least one client account at the financial service provider; and  
criteria indicating a recurring, non-recurring or one-time ACH transaction.

7. A method for authorizing an automated clearance house (ACH) transaction, the method comprising the steps of:

- a) providing an online web interface on a financial services provider network;
- b) allowing secure access to the online web interface via the internet;
- c) receiving authorization information and criteria at the interface;
- d) accepting and acknowledging the authorization information and criteria;
- e) automatically executing an authorized ACH transaction based on the authorization information.

8. The method of claim 7, further comprising the steps of:

- f) notifying the client of the executed ACH transaction.
- g) enabling modification of the authorization information; and
- h) accepting and acknowledging the modified authorization information.

9. The method of claim 8, wherein the access to the online web interface is via a computer having a web browser application.

10. The method of claim 7, wherein the ACH transaction is a recurring, non-recurring or one-time ACH transaction.

11. The method of claim 10, wherein the ACH transaction is an ACH-in transaction.

**12.** The method of claim 8, wherein the inputted authorization information includes information selected from the group consisting of:

- routing numbers for a third party financial institution;
- an account number at a third party financial institution;
- an amount of funds to be transferred; and
- criteria indicating a recurring, non-recurring or one-time ACH transaction.

**13.** A method for a client to individually set-up and authorize an automated clearance house (ACH) in transaction, the method comprising the steps of:

- a) providing an online web interface on a financial services provider network;
- b) allowing a client to securely access the online web interface via a client computer having a web browser application;
- c) permitting the client to input authorization information and criteria via the client computer;
- d) accepting and acknowledging the authorization information and criteria;
- e) automatically executing an authorized ACH-in transaction based on the client inputted authorization information and criteria to electronically transfer client funds from a client account at a third party financial institution to at least one client account at the financial service provider;
- f) notifying the client of the completed ACH-in transaction; and
- g) enabling the client to modify the authorization information and criteria.

**14.** The method of claim 13, further comprising the step of accepting and acknowledging the modified authorization information and criteria.

15. The method of claim 13, wherein the ACH-in transaction is a recurring, non-recurring or one-time ACH-in transaction.

16. The method of claim 14, wherein the inputted authorization information and criteria comprises:

routing numbers for a client third party financial institution,

at least one client account number at the client third party financial institution and financial service provider;

amount of funds to be transferred between at least one client account in the client third party financial institution and at least one client account at the financial service provider; and

criteria indicating a recurring, non-recurring or one-time ACH-in transaction.